

Charlton Fire District Meeting Minutes
April 16, 2013

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on April 16, 2013 at 7:10 p.m.

PRESENT: Jeff Voigt (Chairman), Bobby LeGere, Dave Peters, Kevin Loukes, Sharon Cronin (Secretary), Andy La Patra (Treasurer), Terry Hannigan (legal counsel)

ABSENT: Bob Rosa

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

2. Approval of Minutes

Motion to approve last month's minutes made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

3. Chairman's Report

ModSpace renewal letter was read.

4. Treasurer's Report

a. Treasurer's Report presented by Andy LaPatra.

b. Review and audit of bills.

c. Operating Account: \$208,738.48
Payroll Account: \$25,128.30
Apparatus Capital Reserve: \$320,017.22
Equipment Capital Reserve: \$52,998.91
Emergency Capital Reserve: \$24,995.28
Capital Improvement Reserve: \$108,645.64
Total ending on March 31, 2013: \$740,523.83

Motion to pay outstanding bills was made by Bobby LeGere and seconded by Kevin Loukes. Approved 4-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

5. Chief's Report

a. Kevin Riehl presented Chief's Report. 8 calls for the month:
5-EMS
2-Fire alarm
1-chimney fire

- b. The siren has been put on the roof and is back in service.
- c. On, May 18th, the Elm's will be hosting the Hero Rush again at their farm on Charlton Road. CFD will be assisting Burnt Hills Fire Department with the event.
- d. Bloodborne Pathogen Drill was well attended.
- e. CFD will be sponsoring East Glenville so they can get on the same radio frequency.
- f. EMS vehicle responding to a call was damaged by a resident. The damage has been covered by the resident's insurance.
- g. Assistant Chief's vehicle is due for an annual inspection. It needs front brakes and possibly new brake lines.
- h. NYSDOH lab fee is \$200.00.
- i. Assistant Chief Dyer presented purchase requests. (Motions under New Business)

7. Committee Reports

- a. **Facilities Management:**
Dave Peters will call roofer to complete roof repair now that weather has improved.
- b. **Emergency Vehicles:**
Nothing to report at this time.
- c. **Staff Relations:**
Nothing to report at this time.
- d. **Inventory:**
Nothing to report at this time.

8. Unfinished Business

- a. CFD has made an agreement with ambulance service regarding waste disposal. Therefore, Stericycle will be discontinued.
- b. Cable service will be upgraded to HD at a cost of \$6.00 per month.
- c. The Board reviewed quotes for two new stoves/hoods for the kitchen. They will be ordered and delivered from Adirondack Appliance at a cost of \$2400.00.

Motion to approve discontinuing Stericycle made by Dave Peters and seconded by Jeff Voigt. Approved 4-0.

Motion to approve upgrading cable service to HD at a cost of \$6.00 per month made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the purchase of two stoves and hoods from Adirondack Appliance at a cost of \$2400.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

9. New Business

- a. The Board discussed and approved sending out a legal notice for 2013 lawn care bids.
- b. D.A. Kenyon requested more pull-down type paper towels for the bathrooms.
- c. Trailer renewal notice was discussed and approved.

Motion to approve legal notice for 2013 lawn care bids made by Jeff Voigt and Seconded by Dave Peters. Approved 4-0.

Motion to approve purchasing paper towels for the bathrooms made by Dave Peters and seconded by Kevin Loukes. Approved 4-0.

Motion to approve annual trailer renewal from ModSpace for \$2040.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve \$100.00 physical fitness reimbursement to Richard Battenhausen made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve purchase of light ballasts for \$116.64 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve purchase of lockable filing cabinet for \$385.00 made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve \$200.00 NYSDOH lab fee made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

Motion to approve Aaron Dyer's \$200.00 phone bill reimbursement(two months) made by Jeff Voigt and seconded by Dave Peters. Approved 4-0.

10. Privilege of the Floor

None

11. Executive Session

Motion to adjourn to executive session made by Jeff Voigt and seconded by Bobby LeGere at 8:05. Approved 4-0.

The Board convened to an executive session to discuss employment history of a particular person.

Motion to return to public session made by Jeff Voigt and seconded by Bobby LeGere at 8:45. Approved 4-0.

12. Signing of vouchers

13. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Dave Peters at 9:00 p.m. Approved 4-0.

10:51 PM
04/17/13
Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss
March 2013

| | <u>Mar 13</u> |
|--|--------------------------|
| Income | |
| A2401 INTEREST & EARNINGS | |
| INTEREST & EARNINGS CHECKING | 2.93 |
| INTEREST & EARNINGS OPERATING | 25.13 |
| INTEREST & EARNINGS OTHER ACCTS | <u>21.51</u> |
| Total A2401 INTEREST & EARNINGS | <u>49.57</u> |
| Total Income | <u>49.57</u> |
| Gross Profit | 49.57 |
| Expense | |
| A34101 FIRE PER SVC | |
| PERSONAL SERVICES | |
| FEDERAL INCOME TAX | 88.00 |
| FICA EMPLOYEE | 142.60 |
| MEDICARE EMPLOYEE | 33.35 |
| SECRETARY WAGES | 588.65 |
| TREASURER WAGES | <u>1,408.60</u> |
| Total PERSONAL SERVICES | <u>2,261.20</u> |
| Total A34101 FIRE PER SVC | 2,261.20 |
| A34102 FIRE, EQUIP & CAP OUTLAY | |
| EQUIPMENT | |
| EMS EQUIPMENT | 103.64 |
| FIREFIGHTER EQUIPMENT | <u>407.10</u> |
| Total EQUIPMENT | <u>510.74</u> |
| Total A34102 FIRE, EQUIP & CAP OUTLAY | 510.74 |
| A34104 FIRE PROTECTION | |
| APPARATUS REPAIR | 88.94 |
| BUILDING & GROUNDS REPAIRS | 77.76 |
| COMMISSIONER TRAINING | 250.00 |
| ELECTRIC & GAS | 754.06 |
| FIREFIGHTER TRAINING | 55.00 |
| FOOD REIMBURSEMENTS | 98.06 |
| FUEL - BUILDING | 1,278.18 |
| FUEL - TRUCKS | 3,045.71 |
| HEALTH & MEDICAL | 66.74 |
| INSPECTION OF DEPARTMENT | 65.96 |
| INSURANCE | 17,258.95 |
| MAINTENANCE SUPPLIES | 120.00 |
| MISCELLANEOUS | 226.71 |
| PAGER REPAIR BATTERIES | 1,815.00 |
| PHYSICAL FITNESS | 200.00 |
| PRINTING & SUPPLIES | 85.02 |
| TELEPHONE & CABLE | 263.99 |
| WEBSITE ADMINISTRATION | <u>40.00</u> |
| Total A34104 FIRE PROTECTION | <u>25,790.08</u> |
| A90301 SOCIAL SECURITY | |
| FICA EMPLOYER | 142.60 |
| MEDICARE EMPLOYER | <u>33.35</u> |
| Total A90301 SOCIAL SECURITY | <u>175.95</u> |
| Total Expense | <u>28,737.97</u> |
| Net Income | <u><u>-28,688.40</u></u> |

5:10 PM

**CHARLTON FIRE DISTRICT #1
BANK ACCOUNT BALANCES**

Cash Basis

| | <u>Mar 13</u> |
|---------------------------------|---------------------------------|
| R8021 0712 OPERATING | 208,738.48 |
| R8021 0720 PAYROLL | 25,128.30 |
| R8021 2286 APPARATUS | 320,017.22 |
| R8021 2294 EQUIPMENT | 52,998.91 |
| R8021 2302 EMERGENCY | 24,995.28 |
| R8021 2310 CAPITAL IMPROVEMENTS | 108,645.64 |
| TOTAL | <u><u>740,523.83</u></u> |

Account Summary**CHARLTON FIRE DISTRICT #1****Deposit Summary**[collapse all...](#)

| <u>Account Name</u> | <u>Account No.</u> | <u>Ledger Balance</u> | <u>Avail. Balance</u> |
|------------------------------------|--------------------|-----------------------|-----------------------|
| R8021 0712 OPERATING | xxxxxxxx0712 | \$208,828.48 | \$207,116.69 |
| R8021 0720 PAYROLL | xxxxxxxx0720 | \$23,131.05 | \$23,131.05 |
| R8021 2286 APPARATUS | xxxxxxxx2286 | \$320,017.22 | \$320,017.22 |
| R8021 2294 EQUIPMENT | xxxxxxxx2294 | \$52,998.91 | \$52,998.91 |
| R8021 2302 EMERGENCY | xxxxxxxx2302 | \$24,995.28 | \$24,995.28 |
| R8021 2310 CAPITAL IMPROVEMENTS | xxxxxxxx2310 | \$108,645.64 | \$108,645.64 |
| Totals: | | \$738,616.58 | \$736,904.79 |

statement delivery preferences.



KeyBank
P.O. Box 22114
Albany, NY 12201-2114

Business Banking Statement
March 31, 2013
page 1 of 3

320811000712

10 X 0081 00010 R EM T1
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT
786 CHARLTON RD
CHARLTON NY 12019-2804

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

KeyBank Business Interest Checking 320811000712
CHARLTON FIRE DISTRICT #1
OPERATING ACCOUNT

| | |
|---------------------------|--------------|
| Beginning balance 2-28-13 | \$235,011.17 |
| 19 Subtractions | -26,181.32 |
| Interest paid | +25.13 |
| Net fees and charges | -16.50 |
| Ending balance 3-31-13 | \$208,838.48 |

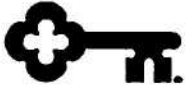
Subtractions

Paper Checks * check missing from sequence

| Check | Date | Amount | Check | Date | Amount | Check | Date | Amount |
|-------|------|------------|-------|------|--------|-------|------|--------|
| 7072 | 3-18 | \$1,815.00 | 7077 | 3-11 | 6.99 | 7081 | 3-18 | 55.00 |
| 7073 | 3-14 | 17,258.95 | 7078 | 3-12 | 510.84 | 7082 | 3-18 | 65.96 |
| *7075 | 3-11 | 614.31 | *7080 | 3-18 | 81.95 | 7083 | 3-28 | 100.00 |
| 7076 | 3-13 | 3,045.71 | | | | | | |

Paper Checks Paid \$23,554.71

| Withdrawals | Date | Serial # | Location | Amount |
|-------------|------|----------|---|--------------------|
| | 3-5 | | Bill Pay:Martin Petroleum Cfd #1 Ybzbt96 | \$1,278.18 |
| | 3-5 | | Bill Pay:National Grid-Niaq 51564-3010 Rb7Bcsc6 | 754.06 |
| | 3-5 | | Bill Pay:Da Kenyon Enterpri Cfd #1 3Bjbs96 | 120.00 |
| | 3-5 | | Bill Pay:Sprint Pcs 217605088 Rbybdsc6 | 105.44 |
| | 3-5 | | Bill Pay:Allied Waste 3-0964-001 Qbcbsc6 | 103.64 |
| | 3-5 | | Bill Pay:Verizon 5183991967 Zb3B9SC6 | 88.53 |
| | 3-5 | | Bill Pay:Time Warner Cable 1060074469 7B3B1SC6 | 70.02 |
| | 3-5 | | Bill Pay:Stericycle, Inc 8001579 Lbybrsc6 | 66.74 |
| | 3-5 | | Bill Pay:Atypica Cvd-10616 Nbnbss96 | 40.00 |
| | | | Total subtractions | \$26,181.32 |



320811000712

Interest earned

| | |
|---------------------------------------|----------|
| Annual percentage yield (APY) earned | 0.14% |
| Number of days this statement period | 31 |
| Interest paid 3-29-13 | \$25.13 |
| Interest earned this statement period | \$25.12 |
| Interest paid year-to-date | \$108.15 |
| Interest earned (2012) | \$188.13 |

Fees and charges

| <i>Date</i> | | <i>Quantity</i> | <i>Unit Charge</i> | |
|--|------------------------------------|-----------------|--------------------|-----------------|
| 3-8-13 | Feb Kbo Manage Access (Monthly) | 1 | 10.00 | -\$10.00 |
| 3-29-13 | Imaged Items With Statement Charge | 1 | 3.50 | -3.50 |
| 3-29-13 | Paper Statement Fee | 1 | 3.00 | -3.00 |
| Fees and charges assessed this period | | | | -\$16.50 |



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0125
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFERTO SAV - Transfer to Savings Account
- XFERFROM SAV - Transfer from Savings Account
- XFERTO CKG - Transfer to Checking Account
- XFERFROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at KeyBank N.A., P.O. Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

- Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- 1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.
- 2 Enter into your check register and **SUBTRACT:**
 - Checks or other deductions shown on our statement that you have *not* already entered.
 - The "Service charges", if any, shown on your statement.
- 3 Enter into your check register and **ADD:**
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

| | | | |
|--|-----------|--|-----------|
| 4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement. | | 5 List any deposits from your check register that are <i>not</i> shown on your statement. | |
| Check # or Date | Amount | Date | Amount |
| | | | |
| | | | |
| | | | |
| | | | |
| | | TOTAL → | \$ |
| | | 6 Enter ending balance shown on your statement. | |
| | | \$ | |
| | | 7 Add 5 and 6 and enter total here. | |
| | | \$ | |
| | | 8 Enter total from 4. | |
| | | \$ | |
| | | 9 Subtract 8 from 7 and enter difference here. | |
| | | \$ | |
| TOTAL → | \$ | This amount should agree with your check register balance. | |

3:49 PM

04/16/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0712 OPERATING, Period Ending 03/31/2013

| | <u>Mar 31, 13</u> |
|--|-------------------|
| Beginning Balance | 235,011.17 |
| Cleared Transactions | |
| Checks and Payments - 23 Items | -43,456.77 |
| Deposits and Credits - 2 Items | 17,284.08 |
| Total Cleared Transactions | <u>-26,172.69</u> |
| Cleared Balance | <u>208,838.48</u> |
| Uncleared Transactions | |
| Checks and Payments - 2 Items | -18,039.95 |
| Total Uncleared Transactions | <u>-18,039.95</u> |
| Register Balance as of 03/31/2013 | <u>190,798.53</u> |
| New Transactions | |
| Checks and Payments - 1 Item | -349.89 |
| Total New Transactions | <u>-349.89</u> |
| Ending Balance | <u>190,448.64</u> |

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0712 OPERATING, Period Ending 03/31/2013

| Type | Date | Num | Name | Clr | Amount | Balance |
|--|------------|------|------------------------|-----|--------------------------|--------------------------|
| Beginning Balance | | | | | | 235,011.17 |
| Cleared Transactions | | | | | | |
| Checks and Payments - 23 Items | | | | | | |
| General Journal | 03/05/2013 | 2 | LAWRENCE A QUI... | X | -17,258.95 | -17,258.95 |
| Check | 03/05/2013 | 7073 | LAWRENCE A QUI... | X | -17,258.95 | -34,517.90 |
| Check | 03/05/2013 | 7076 | TOWN OF CHARL... | X | -3,045.71 | -37,563.61 |
| Check | 03/05/2013 | 7072 | PITTSFIELD COM... | X | -1,815.00 | -39,378.61 |
| Check | 03/05/2013 | | MARTIN PETROLI... | X | -1,278.18 | -40,656.79 |
| Check | 03/05/2013 | | NATIONAL GRID | X | -754.06 | -41,410.85 |
| Check | 03/05/2013 | 7075 | ABC FIRE EQUIPM... | X | -614.31 | -42,025.16 |
| Check | 03/05/2013 | 7078 | FASNY FCU CARD... | X | -510.84 | -42,536.00 |
| Check | 03/05/2013 | | D.A. KENYON ENT... | X | -120.00 | -42,656.00 |
| Check | 03/05/2013 | | SPRINT | X | -105.44 | -42,761.44 |
| Check | 03/05/2013 | | ALLIED WASTE | X | -103.64 | -42,865.08 |
| Check | 03/05/2013 | | VERIZON | X | -88.53 | -42,953.61 |
| Check | 03/05/2013 | | TIME WARNER CA... | X | -70.02 | -43,023.63 |
| Check | 03/05/2013 | | STERICYCLE, INC. | X | -66.74 | -43,090.37 |
| Check | 03/05/2013 | | ATYPICA | X | -40.00 | -43,130.37 |
| Check | 03/05/2013 | 7077 | NAPA AUTO PARTS | X | -6.99 | -43,137.36 |
| Check | 03/08/2013 | | KEYBANK | X | -10.00 | -43,147.36 |
| Check | 03/13/2013 | 7083 | JOHN MORGAN | X | -100.00 | -43,247.36 |
| Check | 03/13/2013 | 7080 | BALLSTON LAKE ... | X | -81.95 | -43,329.31 |
| Check | 03/13/2013 | 7082 | MAIL 'N' MORE | X | -65.96 | -43,395.27 |
| Check | 03/13/2013 | 7081 | DEREK SWARTZ | X | -55.00 | -43,450.27 |
| Check | 03/29/2013 | | IMAGED ITEMS WI... | X | -3.50 | -43,453.77 |
| Check | 03/29/2013 | | PAPER STATEME... | X | -3.00 | -43,456.77 |
| Total Checks and Payments | | | | | <u>-43,456.77</u> | <u>-43,456.77</u> |
| Deposits and Credits - 2 Items | | | | | | |
| General Journal | 03/05/2013 | 2R | LAWRENCE A QUI... | X | 17,258.95 | 17,258.95 |
| Deposit | 03/29/2013 | | INTEREST PAYME... | X | 25.13 | 17,284.08 |
| Total Deposits and Credits | | | | | <u>17,284.08</u> | <u>17,284.08</u> |
| Total Cleared Transactions | | | | | <u>-26,172.69</u> | <u>-26,172.69</u> |
| Cleared Balance | | | | | -26,172.69 | 208,838.48 |
| Uncleared Transactions | | | | | | |
| Checks and Payments - 2 Items | | | | | | |
| Check | 03/05/2013 | 7079 | LAWRENCE A QUI... | | -17,939.95 | -17,939.95 |
| Check | 03/05/2013 | 7074 | DENNIS POKRZY... | | -100.00 | -18,039.95 |
| Total Checks and Payments | | | | | <u>-18,039.95</u> | <u>-18,039.95</u> |
| Total Uncleared Transactions | | | | | <u>-18,039.95</u> | <u>-18,039.95</u> |
| Register Balance as of 03/31/2013 | | | | | -44,212.64 | 190,798.53 |
| New Transactions | | | | | | |
| Checks and Payments - 1 Item | | | | | | |
| Check | 04/11/2013 | 7084 | Quilty, Dwyer & Lar... | | -349.89 | -349.89 |
| Total Checks and Payments | | | | | <u>-349.89</u> | <u>-349.89</u> |
| Total New Transactions | | | | | <u>-349.89</u> | <u>-349.89</u> |
| Ending Balance | | | | | <u><u>-44,562.53</u></u> | <u><u>190,448.64</u></u> |



KeyBank
P.O. Box 22114
Albany, NY 12201-2114

Business Banking Statement
March 31, 2013
page 1 of 3

320811000720

X 0081 00000 R EM T1
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT
786 CHARLTON RD
CHARLTON NY 12019-2804

Questions or comments?
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1-888-KEY4BIZ (1-888-539-4249)

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KeyBank Business Interest Checking 320811000720
CHARLTON FIRE DISTRICT #1
PAYROLL ACCOUNT

| | |
|-------------------------------|--------------------|
| Beginning balance 2-28-13 | \$27,565.52 |
| 3 Subtractions | -2,437.15 |
| Interest paid | +2.93 |
| Net fees and charges | -3.00 |
| Ending balance 3-31-13 | \$25,128.30 |

Subtractions

| <i>Withdrawals</i> | <i>Date</i> | <i>Serial #</i> | <i>Location</i> | |
|--------------------|-------------|-----------------|---|-------------------|
| | 3-4 | | Bill Pay:Sunmark Federal Cr 1248900193 1B4Byq5P | \$1,408.60 |
| | 3-4 | | Bill Pay:First New York Fcu 1086000435 Ybzmq5P | 588.65 |
| | 3-15 | | Direct Withdrawal, Irs Usatxpymt | 439.90 |
| | | | Total subtractions | \$2,437.15 |

Interest earned

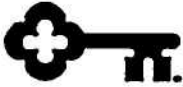
| | |
|---------------------------------------|--------|
| Annual percentage yield (APY) earned | 0.13% |
| Number of days this statement period | 31 |
| Interest paid 3-29-13 | \$2.93 |
| Interest earned this statement period | \$2.92 |
| Interest paid year-to-date | \$5.32 |
| Interest earned (2012) | \$0.84 |



320811000720

**Fees and
charges**

| <i>Date</i> | | <i>Quantity</i> | <i>Unit Charge</i> | |
|--|---------------------|-----------------|--------------------|----------------|
| 3-29-13 | Paper Statement Fee | 1 | 3.00 | -\$3.00 |
| Fees and charges assessed this period | | | | -\$3.00 |



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number,
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information,
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
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Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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- We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- 1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.
- 2 Enter into your check register and SUBTRACT:
 - Checks or other deductions shown on our statement that you have *not* already entered.
 - The "Service charges", if any, shown on your statement.
- 3 Enter into your check register and ADD:
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

| | | | | | | | |
|---------|---|-----------------|--------|--|---|---|--------|
| 4 | List from your check register any checks or other deductions that are <i>not</i> shown on your statement. | Check # or Date | Amount | 5 | List any deposits from your check register that are <i>not</i> shown on your statement. | Date | Amount |
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| TOTAL → | | \$ | | 6 | | Enter ending balance shown on your statement. | |
| TOTAL → | | \$ | | 7 | | Add 5 and 6 and enter total here. | |
| TOTAL → | | \$ | | 8 | | Enter total from 4. | |
| TOTAL → | | \$ | | 9 | | Subtract 8 from 7 and enter difference here. | |
| TOTAL → | | \$ | | This amount should agree with your check register balance. | | | |

4:02 PM

04/16/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 0720 PAYROLL, Period Ending 03/31/2013

| | <u>Mar 31, 13</u> |
|-----------------------------------|-------------------------|
| Beginning Balance | 27,565.52 |
| Cleared Transactions | |
| Checks and Payments - 4 items | -2,440.15 |
| Deposits and Credits - 1 item | 2.93 |
| Total Cleared Transactions | <u>-2,437.22</u> |
| Cleared Balance | <u>25,128.30</u> |
| Register Balance as of 03/31/2013 | 25,128.30 |
| New Transactions | |
| Checks and Payments - 1 Item | -439.90 |
| Total New Transactions | <u>-439.90</u> |
| Ending Balance | <u><u>24,688.40</u></u> |

4:02 PM

04/16/13

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
R8021 0720 PAYROLL, Period Ending 03/31/2013

| Type | Date | Num | Name | Clr | Amount | Balance |
|--|------------|-----|-------------------|-----|-------------------------|-------------------------|
| Beginning Balance | | | | | | 27,565.52 |
| Cleared Transactions | | | | | | |
| Checks and Payments - 4 Items | | | | | | |
| Check | 03/04/2013 | | ANDREW G. LA P... | X | -1,408.60 | -1,408.60 |
| Check | 03/04/2013 | | Sharon B Cronin | X | -588.65 | -1,997.25 |
| Check | 03/15/2013 | | DIRECT WITHDRA... | X | -439.90 | -2,437.15 |
| Check | 03/29/2013 | | PAPER STATEME... | X | -3.00 | -2,440.15 |
| Total Checks and Payments | | | | | <u>-2,440.15</u> | <u>-2,440.15</u> |
| Deposits and Credits - 1 Item | | | | | | |
| Deposit | 03/29/2013 | | INTEREST PAYME... | X | 2.93 | 2.93 |
| Total Deposits and Credits | | | | | <u>2.93</u> | <u>2.93</u> |
| Total Cleared Transactions | | | | | <u>-2,437.22</u> | <u>-2,437.22</u> |
| Cleared Balance | | | | | <u>-2,437.22</u> | <u>25,128.30</u> |
| Register Balance as of 03/31/2013 | | | | | -2,437.22 | 25,128.30 |
| New Transactions | | | | | | |
| Checks and Payments - 1 Item | | | | | | |
| Check | 04/06/2013 | | DIRECT WITHDRA... | | -439.90 | -439.90 |
| Total Checks and Payments | | | | | <u>-439.90</u> | <u>-439.90</u> |
| Total New Transactions | | | | | <u>-439.90</u> | <u>-439.90</u> |
| Ending Balance | | | | | <u><u>-2,877.12</u></u> | <u><u>24,688.40</u></u> |



KeyBank
 P.O. Box 22114
 Albany, NY 12201-2114

Business Banking Statement
 March 31, 2013
 page 1 of 2

320813002286

T 0081 00000 R EM T1
 CHARLTON FIRE DISTRICT #1
 APPARATUS CAPITAL RESERVE
 786 CHARLTON RD
 CHARLTON NY 12019-2804

Questions or comments?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

*Enroll in Online Banking today at Key.com.
 Access your available accounts, transfer funds and view your transactions right from your PC.*

Key Business Silver Money Market Svgs 320813002286

| | | |
|---------------------------|---------------------------|--------------|
| CHARLTON FIRE DISTRICT #1 | Beginning balance 2-28-13 | \$320,003.63 |
| APPARATUS CAPITAL RESERVE | Interest paid | +13.59 |
| | Ending balance 3-31-13 | \$320,017.22 |

Interest earned

| | |
|---------------------------------------|---------|
| Annual percentage yield (APY) earned | 0.05% |
| Number of days this statement period | 31 |
| Interest paid 3-29-13 | \$13.59 |
| Interest earned this statement period | \$13.58 |
| Interest paid year-to-date | \$24.90 |
| Interest earned (2012) | \$3.56 |

4:03 PM

04/16/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2286 APPARATUS, Period Ending 03/31/2013

| | <u>Mar 31, 13</u> |
|-----------------------------------|-------------------|
| Beginning Balance | 320,003.63 |
| Cleared Transactions | |
| Deposits and Credits - 1 item | 13.59 |
| Total Cleared Transactions | <u>13.59</u> |
| Cleared Balance | <u>320,017.22</u> |
| Register Balance as of 03/31/2013 | <u>320,017.22</u> |
| Ending Balance | 320,017.22 |



KeyBank
P.O. Box 22114
Albany, NY 12201-2114

Business Banking Statement
March 31, 2013
page 1 of 2

320813002294

T 0081 00000 R EM TL
CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES
786 CHARLTON RD
CHARLTON NY 12019-2804

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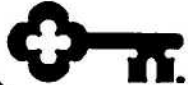
*Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.*

Key Business Silver Money Market Svgs 320813002294

| | | |
|----------------------------|---------------------------|-------------|
| CHARLTON FIRE DISTRICT #1 | Beginning balance 2-28-13 | \$52,996.66 |
| EQUIPMENT CAPITAL RESERVES | Interest paid | +2.25 |
| | Ending balance 3-31-13 | \$52,998.91 |

Interest earned

| | |
|---------------------------------------|--------|
| Annual percentage yield (APY) earned | 0.05% |
| Number of days this statement period | 31 |
| Interest paid 3-29-13 | \$2.25 |
| Interest earned this statement period | \$2.25 |
| Interest paid year-to-date | \$5.15 |
| Interest earned (2012) | \$3.56 |



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Albany, NY 12211

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Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

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- The "Interest earned" shown on your statement, if any.

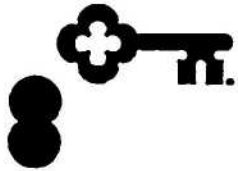
Form with tables for check register and balancing instructions. Includes sections for listing checks, deposits, ending balance, and final total verification.

4:05 PM

04/16/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2294 EQUIPMENT, Period Ending 04/01/2013

| | <u>Apr 1, 13</u> |
|-----------------------------------|------------------|
| Beginning Balance | 52,996.66 |
| Cleared Transactions | |
| Deposits and Credits - 1 item | <u>2.25</u> |
| Total Cleared Transactions | <u>2.25</u> |
| Cleared Balance | <u>52,998.91</u> |
| Register Balance as of 04/01/2013 | <u>52,998.91</u> |
| Ending Balance | 52,998.91 |



KeyBank
 P.O. Box 22114
 Albany, NY 12201-2114

Business Banking Statement
March 31, 2013
 page 1 of 2

320813002302

T 0081 00000 R EM T1
CHARLTON FIRE DISTRICT #1
EMERGENCY REPAIR RESERVES
 786 CHARLTON RD
 CHARLTON NY 12019-2804

Questions or comments?
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Access your available accounts, transfer funds and view your transactions right from your PC.

Key Business Silver Money Market Svgs 320813002302

| | | |
|---------------------------|-------------------------------|--------------------|
| CHARLTON FIRE DISTRICT #1 | Beginning balance 2-28-13 | \$24,994.22 |
| EMERGENCY REPAIR RESERVES | Interest paid | +1.06 |
| | Ending balance 3-31-13 | \$24,995.28 |

Interest earned

| | |
|---------------------------------------|--------|
| Annual percentage yield (APY) earned | 0.05% |
| Number of days this statement period | 31 |
| Interest paid 3-29-13 | \$1.06 |
| Interest earned this statement period | \$1.06 |
| Interest paid year-to-date | \$3.08 |
| Interest earned (2012) | \$3.56 |

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Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

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INSTRUCTIONS

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2. Enter into your check register and SUBTRACT:
 - Checks or other deductions shown on our statement that you have *not* already entered.
 - The "Service charges", if any, shown on your statement.
3. Enter into your check register and ADD:
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

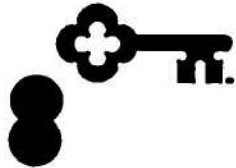
| | | | |
|--|--------|--|--------|
| 4. List from your check register any checks or other deductions that are <i>not</i> shown on your statement. | | 5. List any deposits from your check register that are <i>not</i> shown on your statement. | |
| | | Date | Amount |
| Check # or Date | Amount | | |
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| TOTAL → | | \$ | |
| 6. Enter ending balance shown on your statement. | | \$ | |
| 7. Add 5 and 6 and enter total here. | | \$ | |
| 8. Enter total from 4. | | \$ | |
| 9. Subtract 8 from 7 and enter difference here. | | \$ | |
| This amount should agree with your check register balance. | | | |
| TOTAL → | | \$ | |

4:06 PM

04/16/13

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
R8021 2302 EMERGENCY, Period Ending 04/01/2013

| | <u>Apr 1, 13</u> |
|-----------------------------------|------------------|
| Beginning Balance | 24,994.22 |
| Cleared Transactions | |
| Deposits and Credits - 1 Item | <u>1.06</u> |
| Total Cleared Transactions | <u>1.06</u> |
| Cleared Balance | <u>24,995.28</u> |
| Register Balance as of 04/01/2013 | <u>24,995.28</u> |
| Ending Balance | 24,995.28 |



KeyBank
 P.O. Box 22114
 Albany, NY 12201-2114

Business Banking Statement
March 31, 2013
 page 1 of 2

320813002310

T 0081 00000 R EM T1
CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES
 786 CHARLTON RD
 CHARLTON NY 12019-2804

Questions or comments?
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Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

Key Business Silver Money Market Svgs 320813002310

| | | |
|-------------------------------|---------------------------|--------------|
| CHARLTON FIRE DISTRICT#1 | Beginning balance 2-28-13 | \$108,641.03 |
| CAPITAL IMPROVEMENTS RESERVES | Interest paid | +4.61 |
| | Ending balance 3-31-13 | \$108,645.64 |

Interest earned

| | |
|---------------------------------------|---------|
| Annual percentage yield (APY) earned | 0.05% |
| Number of days this statement period | 31 |
| Interest paid 3-29-13 | \$4.61 |
| Interest earned this statement period | \$4.61 |
| Interest paid year-to-date | \$10.19 |
| Interest earned (2012) | \$6.21 |

4:22 PM

04/16/13

Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss Budget vs. Actual
 March 2013

| | Mar 13 | Budget | \$ Over Budget | % of Budget |
|--|-----------------|------------------|-------------------|---------------|
| Income | | | | |
| A1001 REAL PROPERTY TAXES | | | | |
| REAL PROPERTY TAXES | 0.00 | 16,875.75 | -16,875.75 | 0.0% |
| Total A1001 REAL PROPERTY TAXES | 0.00 | 16,875.75 | -16,875.75 | 0.0% |
| A2401 INTEREST & EARNINGS | | | | |
| INTEREST & EARNINGS CHECKING | 2.93 | | | |
| INTEREST & EARNINGS OPERATING | 25.13 | | | |
| INTEREST & EARNINGS OTHER ACCTS | 21.51 | 14.58 | 6.93 | 147.5% |
| Total A2401 INTEREST & EARNINGS | 49.57 | 14.58 | 34.99 | 340.0% |
| A2770 UNCLASSIFIED | | | | |
| OTHER UNCLASSIFIED | 0.00 | 375.00 | -375.00 | 0.0% |
| Total A2770 UNCLASSIFIED | 0.00 | 375.00 | -375.00 | 0.0% |
| A5031 INTERFUND TRANSFERS | | | | |
| INTERFUND TRANSFERS | 0.00 | 1,672.17 | -1,672.17 | 0.0% |
| Total A5031 INTERFUND TRANSFERS | 0.00 | 1,672.17 | -1,672.17 | 0.0% |
| Total Income | 49.57 | 18,937.50 | -18,887.93 | 0.3% |
| Gross Profit | 49.57 | 18,937.50 | -18,887.93 | 0.3% |
| Expense | | | | |
| A34101 FIRE PER SVC | | | | |
| PERSONAL SERVICES | | | | |
| FEDERAL INCOME TAX | 88.00 | | | |
| FICA EMPLOYEE | 142.60 | | | |
| MEDICARE EMPLOYEE | 33.35 | | | |
| SECRETARY WAGES | 588.65 | 700.00 | -111.35 | 84.1% |
| TREASURER WAGES | 1,408.60 | | | |
| Total PERSONAL SERVICES | 2,261.20 | 700.00 | 1,561.20 | 323.0% |
| PRIOR YEAR EXPENSES | 0.00 | 1,600.00 | -1,600.00 | 0.0% |
| Total A34101 FIRE PER SVC | 2,261.20 | 2,300.00 | -38.80 | 98.3% |
| A34102 FIRE, EQUIP & CAP OUTLAY | | | | |
| EQUIPMENT | | | | |
| APPARATUS EQUIPMENT | 0.00 | 83.33 | -83.33 | 0.0% |
| EMS EQUIPMENT | 103.64 | 166.67 | -63.03 | 62.2% |
| FIREFIGHTER EQUIPMENT | 407.10 | 166.67 | 240.43 | 244.3% |
| HOSE REPLACEMENT | 0.00 | 41.67 | -41.67 | 0.0% |
| MISCELLANEOUS EQUIPMENT | 0.00 | 166.67 | -166.67 | 0.0% |
| RADIOS | 0.00 | 250.00 | -250.00 | 0.0% |
| SCBA BOTTLE REPLACEMENT | 0.00 | 125.00 | -125.00 | 0.0% |
| SCBA PACK REPLACEMENT | 0.00 | 166.67 | -166.67 | 0.0% |

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 Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss Budget vs. Actual
 March 2013

| | Mar 13 | Budget | \$ Over Budget | % of Budget |
|--|------------------|------------------|------------------|---------------|
| TRAFFIC VESTS | 0.00 | 62.50 | -62.50 | 0.0% |
| TURNOUT GEAR | 0.00 | 1,625.00 | -1,625.00 | 0.0% |
| Total EQUIPMENT | 510.74 | 2,854.18 | -2,343.44 | 17.9% |
| Total A34102 FIRE, EQUIP & CAP OUTLAY | 510.74 | 2,854.18 | -2,343.44 | 17.9% |
| A34104 FIRE PROTECTION | | | | |
| 2% FOREIGN INSURANCE REFUND | 0.00 | 375.00 | -375.00 | 0.0% |
| ALLIED WASTE | 0.00 | 83.33 | -83.33 | 0.0% |
| ANNUAL AUDIT | 0.00 | 833.33 | -833.33 | 0.0% |
| APPARATUS REPAIR | 88.94 | 2,250.00 | -2,161.06 | 4.0% |
| ASSOCIATION DUES | 0.00 | 41.67 | -41.67 | 0.0% |
| BUILDING & GROUNDS MAINTENANCE | 0.00 | 358.33 | -358.33 | 0.0% |
| BUILDING & GROUNDS REPAIRS | 77.76 | 358.33 | -280.57 | 21.7% |
| COMMISSIONER TRAINING | 250.00 | 83.33 | 166.67 | 300.0% |
| DATA ENTRY-INCIDENT REPORTING | 0.00 | 141.67 | -141.67 | 0.0% |
| ELECTRIC & GAS | 754.06 | 416.67 | 337.39 | 181.0% |
| EMS SUPPLIES | 0.00 | 333.33 | -333.33 | 0.0% |
| EMS TRAINING | 0.00 | 166.67 | -166.67 | 0.0% |
| FIRE PREVENTION | 0.00 | 291.67 | -291.67 | 0.0% |
| FIREFIGHTER PHYSICAL EXAMS | 0.00 | 750.00 | -750.00 | 0.0% |
| FIREFIGHTER TRAINING | 55.00 | 500.00 | -445.00 | 11.0% |
| FOAM | 0.00 | 41.67 | -41.67 | 0.0% |
| FOOD REIMBURSEMENTS | 98.06 | 125.00 | -26.94 | 78.4% |
| FUEL - BUILDING | 1,278.18 | 666.67 | 611.51 | 191.7% |
| FUEL - TRUCKS | 3,045.71 | 500.00 | 2,545.71 | 609.1% |
| HEALTH & MEDICAL | 66.74 | | | |
| HOSE TESTING | 0.00 | 100.00 | -100.00 | 0.0% |
| INSPECTION OF DEPARTMENT | 65.96 | 541.67 | -475.71 | 12.2% |
| INSURANCE | 35,198.90 | 1,666.67 | 33,532.23 | 2,111.9% |
| INTERIOR FIREFIGHTING FIT TRAIN | 0.00 | 66.67 | -66.67 | 0.0% |
| LEGAL SERVICES | 0.00 | 1,000.00 | -1,000.00 | 0.0% |
| MAINTENANCE SUPPLIES | 120.00 | 25.00 | 95.00 | 480.0% |
| MISCELLANEOUS | 226.71 | | | |
| PAGER REPAIR BATTERIES | 1,815.00 | 41.67 | 1,773.33 | 4,355.7% |
| PHYSICAL FITNESS | 200.00 | 400.00 | -200.00 | 50.0% |
| POSTAGE | 0.00 | 33.33 | -33.33 | 0.0% |
| PRINTING & SUPPLIES | 85.02 | 100.00 | -14.98 | 85.0% |
| PUBLIC NOTICES | 0.00 | 16.67 | -16.67 | 0.0% |
| REHAB SUPPLIES | 0.00 | 125.00 | -125.00 | 0.0% |
| SCBA PACK TESTING | 0.00 | 83.33 | -83.33 | 0.0% |
| TELEPHONE & CABLE | 263.99 | 291.67 | -27.68 | 90.5% |
| WATER | 0.00 | 125.00 | -125.00 | 0.0% |
| WEBSITE ADMINISTRATION | 40.00 | 41.67 | -1.67 | 96.0% |
| Total A34104 FIRE PROTECTION | 43,730.03 | 12,975.02 | 30,755.01 | 337.0% |



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Cash Basis

CHARLTON FIRE DISTRICT #1
Profit & Loss Budget vs. Actual
March 2013

| | <u>Mar 13</u> | <u>Budget</u> | <u>\$ Over Budget</u> | <u>% of Budget</u> |
|---------------------------------------|-------------------|------------------|-----------------------|-----------------------|
| A90301 SOCIAL SECURITY | | | | |
| FICA EMPLOYER | 142.60 | 150.00 | -7.40 | 95.1% |
| MEDICARE EMPLOYER | 33.35 | 33.33 | 0.02 | 100.1% |
| Total A90301 SOCIAL SECURITY | <u>175.95</u> | <u>183.33</u> | <u>-7.38</u> | <u>96.0%</u> |
| A97106 DEBT PRINCIPAL, SERIAL B | | | | |
| PRINCIPAL ON BONDS | 0.00 | 625.00 | -625.00 | 0.0% |
| Total A97106 DEBT PRINCIPAL, SERIAL B | <u>0.00</u> | <u>625.00</u> | <u>-625.00</u> | <u>0.0%</u> |
| Total Expense | <u>46,677.92</u> | <u>18,937.53</u> | <u>27,740.39</u> | <u>246.5%</u> |
| Net Income | <u>-46,628.35</u> | <u>-0.03</u> | <u>-46,628.32</u> | <u>155,427,833.3%</u> |

CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
 Customer Disputes
 NY-31-17-0128
 17 Corporate Woods Blvd
 Albany, NY 12211

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFERTO SAV - Transfer to Savings Account
- XFERFROM SAV - Transfer from Savings Account
- XFERTO CKG - Transfer to Checking Account
- XFERFROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O. Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

- Account Information : Your name and account number.
- Dollar Amount : The dollar amount of the suspected error.
- Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
 P.O. Box 94518
 Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- 1 **Verify and check off in your check register each deposit, check or other transaction shown on this statement.**
- 2 **Enter into your check register and SUBTRACT:**
 - Checks or other deductions shown on our statement that you have *not* already entered.
 - The "Service charges", if any, shown on your statement.
- 3 **Enter into your check register and ADD:**
 - Deposits or other credits shown on your statement that you have *not* already entered.
 - The "Interest earned" shown on your statement, if any.

| 4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement. | |
|---|-----------|
| Check # or Date | Amount |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL → | \$ |

| 5 List any deposits from your check register that are <i>not</i> shown on your statement. | |
|---|-----------|
| Date | Amount |
| | |
| | |
| | |
| | |
| | |
| TOTAL → | \$ |
| 6 Enter ending balance shown on your statement. | |
| \$ | |
| 7 Add 5 and 6 and enter total here. | |
| \$ | |
| 8 Enter total from 4. | |
| \$ | |
| 9 Subtract 8 from 7 and enter difference here. | |
| \$ | |
| This amount should agree with your check register balance. | |